

Chapter 13 Plan Summary

Case No. _____

Debtor(s): Erika D. Thomas SSN#: XXX-XX- 8682 Net Monthly Earnings: 987.45
 _____ SSN#: XXX-XX- Number of Dependents: 1

10-70637

I. Plan Payments:

() Debtor(s) propose to pay direct a total of \$ _____ ☐ weekly ☐ biweekly ☐ semi-monthly ☐ monthly into the plan; or

(X) Payroll deduction Order: To Krystals \$ 127.00 ☐ weekly ☒ biweekly ☐ semi-monthly ☐ monthly.

Length of plan in approximately 60 months, and the total amount of debt to be disbursed by the Trustee is approximately 16,383.00.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSE AND SUPPORT) {See § 1322(a)(2)}

The following priority claims, if allowed will be paid in full unless creditor agrees otherwise:

Creditor	Type of Priority	Scheduled Amount	Monthly Payment
Tuscaloosa County D.A. Recovery	Restitution	3476.00	63.20

B. Total Attorney Fee: \$ 2300 \$ 0 paid pre-petition \$ 300.00 to be paid at confirmation and \$ 100.00 per month for 20 mos.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment To be Paid <input type="checkbox"/> By Debtor <input checked="" type="checkbox"/> By Trustee	Regular Payment to Begin: Month/Year:	Arrears to be Paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debts	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payments to Begin
Dunn's Wholesale Auto Sales, Inc	8.00	8212.07	5000.00	0	2002 Chevrolet Impala	5%	167.38	**
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III. Other debts not shown in 1. Or 2. above which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment

IV. Special Provisions:

☒ This is an original plan.

☐ This is an amended plan replacing plan dated _____

☒ This plan proposes to pay unsecured creditors 0 %.

☒ This plan proposes to pay prepetition utilities debts in the plan and post petition utilities debt direct.

☐ Debtor assumes lease and/or executory contract with _____

☒ For any claims(s) not listed herein that are determined to be secured except for post-1994 mortgage arrearage claim(s), the debtor(s) propose(s) an annual percentage rate of 5% on the secured portion of said claims. No interest shall be paid on any post 1994 mortgage arrearage claim.

☒ Other provisions: All Creditors being paid non- plan direct are hereby granted limited relief to continue to send monthly invoices, statements and payment requests to facilitate these monthly maintenance payments. ** Upon secured creditors' filing of a properly perfected claim, debtor agrees that the proposed adequate protection payment be paid to said creditor if the claim is filed prior to confirmation. If any debt is proposed to be paid as a secured debt and the claim filed by said creditor is not properly perfected, debtor proposes that said claim is to be treated as a general unsecured claim.

Attorney for Debtor Name/Address/Telephone # _____ Dated: March 23, 2010

BARBARA ROGERS

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/s/ Erika D. Thomas

Erika D. Thomas, Debtor